

2768

PATENT  
ATTORNEY DOCKET NO.: 051364-5001-01-US

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

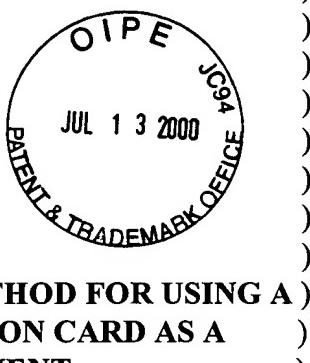
In re Application of:

Kirk WATKINS

Serial No.: 09/497,142

Filed: February 3, 2000

For: **A SYSTEM AND METHOD FOR USING A )  
PAYROLL DEDUCTION CARD AS A )  
PAYMENT INSTRUMENT )**



Examiner: Unassigned

Group Art Unit: 2768

JUL 14 2000  
Group 2700

Assistant Commissioner for Patents  
Washington, D.C. 20231

Sir:

**INFORMATION DISCLOSURE STATEMENT UNDER 37 C.F.R. § 1.97(b)**

Pursuant to 37 C.F.R. §§ 1.56 and 1.97(b), Applicant brings to the attention of the Examiner the documents listed on the attached PTO-1449. This Information Disclosure Statement is being filed before the mailing date of a first Office Action on the merits for the above-referenced application. Accordingly, Applicant does not believe that a fee is due for filing this paper.

A copy of the listed documents are attached. Applicant respectfully requests that the Examiner consider the listed documents and evidence that consideration by making an appropriate notation on the attached form.

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This submission does not represent that a search has been made or that no better art exists and does not constitute an admission that the listed documents are material or constitute "prior art." If it should be determined that the listed documents do not constitute "prior art" under United States law, Applicant reserves the right to present to the office the relevant facts and law regarding the appropriate status of these documents.

Applicant further reserves the right to take appropriate action to establish the patentability of the disclosed invention over the listed documents, should the documents be applied against the claims of the present application.

**Except** for issue fees payable under 37 C.F.R. § 1.18, the Commissioner is hereby authorized by this paper to charge any additional fees during the entire pendency of this application including fees due under 37 C.F.R. §§ 1.16 and 1.17 which may be required, including any required extension of time fees, or credit any overpayment to Deposit Account No. 50-0310.

Respectfully submitted,

**MORGAN, LEWIS & BOCKIUS LLP**

Arlene P. Neal

Arlene P. Neal  
Reg. No. 43,828

Dated: July 13, 2000  
**MORGAN, LEWIS & BOCKIUS LLP**  
1800 M Street, N.W.  
Washington, D.C. 20036-5869  
(202) 467-7000